

Stark County Commissioners

2016 Caremark Prescription Benefits

Your Prescription Benefit Plan Copay Overview

	CVS/caremark Retail Pharmacy Network For short-term medications (Up to a 34-day supply)	CVS/caremark Mail Service Pharmacy For long-term medications (Up to a 90-day supply)
Generic Medications Save money by asking for a generic first	\$5 for a generic prescription	\$10 for a generic prescription
Brand-Name Medications You will generally pay more for a brand-name medication	\$25 for a brand-name prescription	\$45 for a brand-name prescription
Refill Limit	None	None
Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason other than the doctor or other prescriber indicates "dispense as written," you will pay the difference between the brand-name medication and the generic, plus the brand copay.		

Prescriptions covered under Preventive Services provisions of the Patient Protection and Affordable Care Act (health care reform) will have a \$0 copay. If a generic medication is available, the generic will be filled at a \$0 copay, but the brand-name will incur the standard copay.

Where to fill your prescription

Choosing where to fill your prescription depends on whether you are ordering a short-term or a long-term medication.

Short-term medications are generally taken for a limited amount of time and have a limited amount of refills, such as an antibiotic. You can fill prescriptions for these medications at any pharmacy in the CVS/caremark retail network.

- Choose from more than 64,000 network pharmacies nationwide, including independent pharmacies, chain pharmacies, and over 7,100 CVS/pharmacy locations.
- Find a participating pharmacy at www.caremark.com

Tip: To avoid filling out claim paperwork, bring your Prescription Card with you when you pick up your prescription, and use a pharmacy in the CVS/caremark retail network.

Long-term medications are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using mail service for these prescriptions.

Choose one of three easy ways to start using the CVS/caremark Mail Service Pharmacy:

1. Fill out and send in a mail service order form. Use the one in your welcome kit, or print one at www.caremark.com
2. Use the FastStart® tool found on www.caremark.com
3. Call FastStart toll-free at 1-800-875-0867

Customer Care

If you have questions about your prescriptions or benefits, you can contact Customer Care, 24 hours a day, seven days a week. You can either e-mail customerservice@caremark.com or call toll-free at 1-888-202-1654. For TDD assistance, please call toll-free 1-800-863-5488.

Pre-Approval

If the medication prescribed by your doctor requires pre-approval, a message will be sent to the pharmacist, who will coordinate with Caremark as appropriate. Your Benefits office does not handle pre-approvals.

Comments

Copayment, copay or coinsurance means the amount a plan member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by the Plan.

Your privacy is important to us. Caremark's employees are trained in the appropriate way to handle your private health information.